

<i>SERFF Tracking Number:</i>	<i>UTAC-125635952</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central Reserve Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38885</i>
<i>Company Tracking Number:</i>	<i>CRL-1-0001</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>CRL-1-0001/CRL-1-0001</i>		

Filing at a Glance

Company: Central Reserve Life Insurance Company

Product Name: Medicare Supplement	SERFF Tr Num: UTAC-125635952	State: ArkansasLH
TOI: MS06 Medicare Supplement - Other	SERFF Status: Closed	State Tr Num: 38885
Sub-TOI: MS06.000 Medicare Supplement - Other	Co Tr Num: CRL-1-0001	State Status: Filed-Closed

Filing Type: Advertisement	Co Status:	Reviewer(s): Stephanie Fowler
	Author: Jackie Cunningham	Disposition Date: 05/23/2008
	Date Submitted: 05/06/2008	Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: CRL-1-0001	Status of Filing in Domicile: Pending
Project Number: CRL-1-0001	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 05/23/2008	
State Status Changed: 05/23/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

The enclosed advertisement is submitted for your review and approval. The form is new and does not replace any forms previously approved by your department. The advertisement will be used by career and independent agents to market approved Medicare Supplement policies.

This advertisement will was filed with Ohio, our domiciliary state, on May 2, 2008. To the best of my knowledge and belief, this submission complies with all statutes, rules and regulations concerning insurance in your state.

SERFF Tracking Number:	UTAC-125635952	State:	Arkansas
Filing Company:	Central Reserve Life Insurance Company	State Tracking Number:	38885
Company Tracking Number:	CRL-1-0001		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	Medicare Supplement		
Project Name/Number:	CRL-1-0001/CRL-1-0001		

Company and Contact

Filing Contact Information

Jackie Cunningham, Compliance Analyst II	jcunningham@gafri.com
6201 Johnson Drive	(800) 284-2898 [Phone]
Mission, KS 66201	(913) 722-3567[FAX]

Filing Company Information

Central Reserve Life Insurance Company	CoCode: 61727	State of Domicile: Ohio
6201 Johnson Drive	Group Code: 84	Company Type: Life & Health
P. O. Box 29190		
Mission, KS 66201-9190	Group Name:	State ID Number:
(800) 945-8554 ext. [Phone]	FEIN Number: 34-0970995	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central Reserve Life Insurance Company	\$25.00	05/06/2008	20117436

SERFF Tracking Number:	UTAC-125635952	State:	Arkansas
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Product Name:	Medicare Supplement		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	05/23/2008	05/23/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	05/21/2008	05/21/2008	Jackie Cunningham	05/23/2008	05/23/2008

<i>SERFF Tracking Number:</i>	<i>UTAC-125635952</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>CRL-1-0001/CRL-1-0001</i>		

Disposition

Disposition Date: 05/23/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UTAC-125635952</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Filed	No
Form (revised)	Med Supp Brochure	Filed	No
Form	Med Supp Brochure		No

SERFF Tracking Number: UTAC-125635952 State: Arkansas
Filing Company: Central Reserve Life Insurance Company State Tracking Number: 38885
Company Tracking Number: CRL-1-0001
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Medicare Supplement
Project Name/Number: CRL-1-0001/CRL-1-0001

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/21/2008
Submitted Date 05/21/2008
Respond By Date 06/23/2008

Dear Jackie Cunningham,

This will acknowledge receipt of the captioned filing.

Objection 1

- Med Supp Brochure (Form)

Comment: AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." Gender based rates are not allowed. With that being stated, please remove the last sentence of the second paragraph under "Value" on the third page of this advertisement. Also, please remove the second sentence under "Guaranteed Renewable", also on the third page of this advertising.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/23/2008
Submitted Date 05/23/2008

Dear Stephanie Fowler,

Comments:

Response 1

Comments: The advertising material has been revised as requested. Please note the new form number CRL-1-0001-AR.

Related Objection 1

Applies To:

SERFF Tracking Number: UTAC-125635952 State: Arkansas
Filing Company: Central Reserve Life Insurance Company State Tracking Number: 38885
Company Tracking Number: CRL-1-0001
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Medicare Supplement
Project Name/Number: CRL-1-0001/CRL-1-0001

- Med Supp Brochure (Form)

Comment:

AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." Gender based rates are not allowed. With that being stated, please remove the last sentence of the second paragraph under "Value" on the third page of this advertisement. Also, please remove the second sentence under "Guaranteed Renewable", also on the third page of this advertising.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Med Supp Brochure	CRL-1-0001-AR		Advertising	Revised	CRL-1-0001-AR		CRL-1-0001-AR (5-22-08).pdf
Previous Version							
Med Supp Brochure	CRL-1-0001		Advertising	Initial			CRL-1-0001 (4-17-08).pdf

No Rate/Rule Schedule items changed.

Sincerely,
Jackie Cunningham

SERFF Tracking Number:	UTAC-125635952	State:	Arkansas
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Product Name:	Medicare Supplement		
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Form Schedule

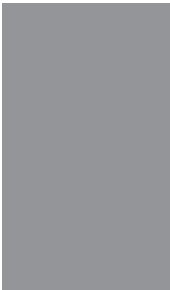
Lead Form Number: CRL-1-0001

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	CRL-1-0001-AR	Advertising Med Supp Brochure		Revised	Replaced Form #: CRL-1-0001-AR Previous Filing #: CRL-1-0001		CRL-1-0001-AR (5-22-08).pdf

Medicare Supplement Insurance Policies

from Central Reserve Life Insurance Company

A member of the Great American® Supplemental Benefits Group of Companies



- Choose from a selection of plans
- Medicare Supplement coverage may be used anywhere Medicare is accepted
- Automated claims processing
- Annual, semi-annual, quarterly, and monthly premium payment options

This is a solicitation for insurance. An insurance agent will contact you.

THIS IS A LIMITED POLICY which should be used to supplement your Medicare coverage. Neither Central Reserve Life Insurance Company nor its agents are connected or affiliated with Medicare or any government agency. Premium and benefits vary by plan selected. Plan availability varies by state.

CRL-1-0001-AR

 **Central Reserve Life Insurance Company**

5/22/08

Medicare Supplement Insurance from Central Reserve Life Insurance Company (CRL)

Medicare Part A Hospital Coverage

Part A Deductible – CRL Medicare Supplement Insurance Plans B, C, D, E, F, High Deductible (HD) F, G, H, I & J pay the in patient hospital deductible for each benefit period.

100% Part A Co-Payments – After the Part A deductible, Medicare pays all eligible expenses for services from your first through 60th day of hospital confinement. Services include semiprivate room and board, general nursing, and miscellaneous hospital services and supplies.

CRL Plans A, B, C, D, E, F, HD F, G, H, I & J pay when you are hospitalized for the 61st day through the 90th day. And, when you're in the hospital from the 91st day through the 150th day, CRL Plans pay for each Lifetime Reserve day used.

If you are in the hospital longer than 150 days during a benefit period, and you've exhausted your 60 days of Medicare Lifetime Reserve, CRL Plans A, B, C, D, E, F, HD F, G, H, I & J pay the Part A Medicare eligible expenses for hospitalization, subject to a lifetime maximum benefit of an additional 365 days.

Blood – Medicare has one calendar-year deductible for blood that is the cost of the first three pints. CRL Plans A, B, C, D, E, F, HD F, G, H, I & J pay the deductible.

Skilled Nursing Facility Care

First 20 Days – Medicare pays all eligible expenses. CRL Plans C, D, E, F, HD F, G, H, I & J pay the daily co-payment from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare certified skilled nursing facility within 30 days of being hospitalized for at least three days.

Medicare Part B Physician's Services & Supplies

Deductible – CRL Plans C & F pay the Part B calendar year deductible.

Coinsurance – After the Part B deductible, CRL Plans A, B, C, D, E, F, HD F, G, H, I & J pay 20% of eligible expenses for physician's services, supplies, physical and speech therapy, and ambulance service.

For hospital outpatient services, the co-payment amount will be paid under a prospective payment system. If this system is not used, then 20% of eligible expenses will be paid.

Excess Benefits – Your bill for Part B services and supplies may exceed the Medicare eligible expense. When that occurs, CRL Plan F, I & J pays 100% and CRL Plan G pays 80% of the difference, up to the charge limitation established by Medicare.

Additional Benefits

Emergency Care Received Outside of the U.S. – After you pay a \$250 calendar-year deductible, CRL Plans C, D, E, F, HD F, G, H, I & J pay 80% of eligible expenses incurred during the first 60 days of a trip up to a lifetime maximum of \$50,000.

At-Home Recovery Visits – CRL Plan D, G, I & J pay for seven visits a week, up to \$40 a visit, and limited to \$1,600 a year for assistance with activities of daily living. Benefits are payable for services necessary for your continuing recovery for an illness, injury or surgery.



Advantages of our Medicare Supplement Insurance Policies

What Makes Medicare Supplement Insurance from Central Reserve Life Insurance Company (CRL) Different?

The benefits of each Medicare Supplement insurance policy are standardized by law. No matter what company sells you the policy. Each type of standardized Medicare Supplement policy (Plans A – J) will offer the same basic benefits*. So, at CRL, our value, service and commitment makes the difference.

Value – CRL strives to maintain competitive premiums over the life of a policy. At the same time, we will not compromise the financial security and quality service our clients require.

To maintain premium value, we offer a variety of plans. We utilize area ratings, which factor premiums separately for lower and higher health care cost zip codes.

Premiums for all of our products can be paid monthly, quarterly, semi-annually and annually. And as long as the premiums are paid, the policy will be renewed.

Service – At CRL, we aim to provide fast, friendly and efficient policy-owner services. To administer our business, we try to bring together two vital components: **Tools and People**.

By effectively adopting the latest technology, we strive to achieve fast policy and claims processing times. In fact, most of our Medicare Supplement claims are processed automatically within one working day of submission.

Having efficient tools means little without the personal care administered by dedicated professionals. When you contact us, we will do our best to service your concerns with effective, friendly and prompt service.

Commitment – CRL seeks to protect generations by offering insurance products designed to meet most people's needs at all stages of their lives. Our senior insurance products provide health insurance products for Americans age 65 and over.

Security – Security comes from experience and integrity at CRL. We've continuously provided Medicare Supplement insurance since 2004. Since then, we've weathered changes in health and financial environments and have made it our goal to keep our promises to our customers.

Guaranteed Renewable – All of CRL's Medicare Supplement policies are guaranteed renewable for life. The policy cannot be cancelled because of health changes. We guarantee to renew the policy each time the premium is received within 31 days of its due date.

Pre-Existing Conditions – Pre-existing conditions are not covered for the first six months. However, if you have continuous creditable coverage or are replacing an existing Medicare Supplement policy, you will get credit for the time you were covered toward meeting this six month exclusionary period.

A **pre-existing condition** is an injury or illness for which medical advice or treatment was recommended or given by a physician within six months prior to the Effective Date.

Paperless Electronic Claim Filing – Part A and Part B claims are processed electronically, eliminating paperwork for both the insured and the provider in the majority of claims.

Choice of Physicians and Hospitals – Policyholders can use the health care provider of their choice. All of our Medicare Supplement policies may be used anywhere Medicare is accepted.

Payment Flexibility – We offer a choice of premium modes. Premiums may be paid by direct bill or bank draft annually, semi-annually, quarterly or monthly (bank draft only).



* When comparing policies you must compare identical policies, such as a Medicare Select Plan or a High Deductible Plan.

About Central Reserve Life Insurance Company

Our mission is to provide specialty health insurance, marketed through agents, designed to meet the diverse needs of everyday Americans. We are committed to developing and delivering innovative products and quality services to our customers.

Since 1964, Central Reserve Life Insurance Company (CRL) has been marketing insurance products. Health and life insurance products are available to individuals and families. We offer insurance products designed to meet most people's needs throughout the various stages of their lives.

Our product portfolio features a range of plans to fit the needs of a variety of customers, budgets and lifestyles. In addition, we offer optional benefits to further customize your plan. You'll be able to choose the plan that works best for you.

At CRL, our goal is to make our customers our number one priority. We are committed to providing exceptional service to all our customers every day.

OTHER EXCLUSIONS AND LIMITATIONS

These policies will not pay benefits for:

1. Any expense which You are not legally obligated to pay;
2. Any services that are not medically necessary as determined by Medicare;
3. Any portion of any expense for which payment is made by Medicare or for which payment would have been made by Medicare if You were enrolled in Parts A and B of Medicare;
4. Any type of expense not a Medicare Eligible Expense except as provided for in the policy

This brochure applies to Medicare Supplement Policy Forms:

3MA, 3MB, 3MC, 3MD, 3ME, 3MF, 3MG, 3MH, 3MI, 3MJ, 3MK, 3WA, 3IA, 3IC, 3ID, 3IE, 3IF, 3IG & 3IK

This advertisement highlights some features of the policy, but is not the insurance contract. An issued policy sets forth in detail the rights and obligations of both the insured and the insurance company. Please read the policy for detailed coverage information.



Our Companies include:

Central Reserve Life Insurance Company
Continental General Insurance Company
Great American Life Insurance Company®
Loyal American Life Insurance Company®
Provident American Life & Health Insurance Company
United Teacher Associates Insurance Company

<i>SERFF Tracking Number:</i>	<i>UTAC-125635952</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>CRL-1-0001</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>CRL-1-0001/CRL-1-0001</i>		

Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UTAC-125635952</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central Reserve Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38885</i>
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<i>Product Name:</i>	<i>Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>CRL-1-0001/CRL-1-0001</i>		

Supporting Document Schedules

Satisfied -Name:	Cover Letter	Review Status:	
Comments:		Filed	05/23/2008
Attachment:			
Cover Letter.pdf			

May 6, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Insurance Division
1200 West Third Street
Little Rock, Arkansas 72201-1904

Attention: Mr. Joe Musgrove

Re: **CENTRAL RESERVE LIFE INSURANCE COMPANY**
NAIC #1337-61727
Form CRL-1-0001, Medicare Supplement Brochure

Dear Mr. Musgrove:

The enclosed advertisement is submitted for your review and approval. The form is new and does not replace any forms previously approved by your department. The advertisement will be used by career and independent agents to market the following Medicare Supplement policies:

PLAN NUMBER	FORM NUMBER	APPROVED DATE
Plan A, C, D, F, HDF, G	3IA, 3IC, 3ID, 3IF, 3IK, 3IG	01/12/2004
Plan E	3IE	11/22/2005

This advertisement will was filed with Ohio, our domiciliary state, on May 2, 2008. To the best of my knowledge and belief, this submission complies with all statutes, rules and regulations concerning insurance in your state.

Sincerely,



Jackie Cunningham, FLMI, AIRC, HIA
Compliance Analyst II
(800) 945-8554, ext. 6585
E-mail: jcunningham@gafri.com

CENTRAL RESERVE LIFE INSURANCE COMPANY

<i>SERFF Tracking Number:</i>	<i>UTAC-125635952</i>	<i>State:</i>	<i>Arkansas</i>
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Superseded Attachments

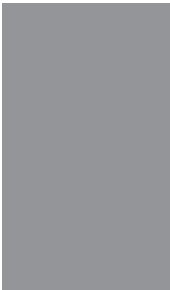
Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Med Supp Brochure	05/06/2008	CRL-1-0001 (4-17-08).pdf

Medicare Supplement Insurance Policies

from Central Reserve Life Insurance Company

A member of the Great American® Supplemental Benefits Group of Companies



- Choose from a selection of plans
- Medicare Supplement coverage may be used anywhere Medicare is accepted
- Automated claims processing
- Annual, semi-annual, quarterly, and monthly premium payment options

This is a solicitation for insurance. An insurance agent will contact you.

THIS IS A LIMITED POLICY which should be used to supplement your Medicare coverage. Neither Central Reserve Life Insurance Company nor its agents are connected or affiliated with Medicare or any government agency. Premium and benefits vary by plan selected. Plan availability varies by state.

CRL-1-0001

 **Central Reserve Life Insurance Company**

4/17/08

Medicare Supplement Insurance from Central Reserve Life Insurance Company (CRL)

Medicare Part A Hospital Coverage

Part A Deductible – CRL Medicare Supplement Insurance Plans B, C, D, E, F, High Deductible (HD) F, G, H, I & J pay the in patient hospital deductible for each benefit period.

100% Part A Co-Payments – After the Part A deductible, Medicare pays all eligible expenses for services from your first through 60th day of hospital confinement. Services include semiprivate room and board, general nursing, and miscellaneous hospital services and supplies.

CRL Plans A, B, C, D, E, F, HD F, G, H, I & J pay when you are hospitalized for the 61st day through the 90th day. And, when you're in the hospital from the 91st day through the 150th day, CRL Plans pay for each Lifetime Reserve day used.

If you are in the hospital longer than 150 days during a benefit period, and you've exhausted your 60 days of Medicare Lifetime Reserve, CRL Plans A, B, C, D, E, F, HD F, G, H, I & J pay the Part A Medicare eligible expenses for hospitalization, subject to a lifetime maximum benefit of an additional 365 days.

Blood – Medicare has one calendar-year deductible for blood that is the cost of the first three pints. CRL Plans A, B, C, D, E, F, HD F, G, H, I & J pay the deductible.

Skilled Nursing Facility Care

First 20 Days – Medicare pays all eligible expenses. CRL Plans C, D, E, F, HD F, G, H, I & J pay the daily co-payment from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare certified skilled nursing facility within 30 days of being hospitalized for at least three days.

Medicare Part B Physician's Services & Supplies

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Excess Benefits – Your bill for Part B services and supplies may exceed the Medicare eligible expense. When that occurs, CRL Plan F, I & J pays 100% and CRL Plan G pays 80% of the difference, up to the charge limitation established by Medicare.

Additional Benefits

Emergency Care Received Outside of the U.S. – After you pay a \$250 calendar-year deductible, CRL Plans C, D, E, F, HD F, G, H, I & J pay 80% of eligible expenses incurred during the first 60 days of a trip up to a lifetime maximum of \$50,000.

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What Makes Medicare Supplement Insurance from Central Reserve Life Insurance Company (CRL) Different?

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Value – CRL strives to maintain competitive premiums over the life of a policy. At the same time, we will not compromise the financial security and quality service our clients require.

To maintain premium value, we offer a variety of plans. We utilize area ratings, which factor premiums separately for lower and higher health care cost zip codes. And, we offer separate rates for male and female insureds (varies by state).

Premiums for all of our products can be paid monthly, quarterly, semi-annually and annually. And as long as the premiums are paid, the policy will be renewed.

Service – At CRL, we aim to provide fast, friendly and efficient policy-owner services. To administer our business, we try to bring together two vital components: [Tools and People](#).

By effectively adopting the latest technology, we strive to achieve fast policy and claims processing times. In fact, most of our Medicare Supplement claims are processed automatically within one working day of submission.

Having efficient tools means little without the personal care administered by dedicated professionals. When you contact us, we will do our best to service your concerns with effective, friendly and prompt service.

Commitment – CRL seeks to protect generations by offering insurance products designed to meet most people's needs at all stages of their lives. Our senior insurance products provide health insurance products for Americans age 65 and over.

Security – Security comes from experience and integrity at CRL. We've continuously provided Medicare Supplement insurance since 2004. Since then, we've weathered changes in health and financial environments and have made it our goal to keep our promises to our customers.

Guaranteed Renewable – All of CRL's Medicare Supplement policies are guaranteed renewable for life. Premiums can change on a class basis. The policy cannot be cancelled because of health changes. We guarantee to renew the policy each time the premium is received within 31 days of its due date.

Pre-Existing Conditions – Pre-existing conditions are not covered for the first six months. However, if you have continuous creditable coverage or are replacing an existing Medicare Supplement policy, you will get credit for the time you were covered toward meeting this six month exclusionary period.

A **pre-existing condition** is an injury or illness for which medical advice or treatment was recommended or given by a physician within six months prior to the Effective Date.

Paperless Electronic Claim Filing – Part A and Part B claims are processed electronically, eliminating paperwork for both the insured and the provider in the majority of claims.

Choice of Physicians and Hospitals – Policyholders can use the health care provider of their choice. All of our Medicare Supplement policies may be used anywhere Medicare is accepted.

Payment Flexibility – We offer a choice of premium modes. Premiums may be paid by direct bill or bank draft annually, semi-annually, quarterly or monthly (bank draft only).



* When comparing policies you must compare identical policies, such as a Medicare Select Plan or a High Deductible Plan.

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Our mission is to provide specialty health insurance, marketed through agents, designed to meet the diverse needs of everyday Americans. We are committed to developing and delivering innovative products and quality services to our customers.

Since 1964, Central Reserve Life Insurance Company (CRL) has been marketing insurance products. Health and life insurance products are available to individuals and families. We offer insurance products designed to meet most people's needs throughout the various stages of their lives.

Our product portfolio features a range of plans to fit the needs of a variety of customers, budgets and lifestyles. In addition, we offer optional benefits to further customize your plan. You'll be able to choose the plan that works best for you.

At CRL, our goal is to make our customers our number one priority. We are committed to providing exceptional service to all our customers every day.

OTHER EXCLUSIONS AND LIMITATIONS

These policies will not pay benefits for:

1. Any expense which You are not legally obligated to pay;
2. Any services that are not medically necessary as determined by Medicare;
3. Any portion of any expense for which payment is made by Medicare or for which payment would have been made by Medicare if You were enrolled in Parts A and B of Medicare;
4. Any type of expense not a Medicare Eligible Expense except as provided for in the policy

This brochure applies to Medicare Supplement Policy Forms:

3MA, 3MB, 3MC, 3MD, 3ME, 3MF, 3MG, 3MH, 3MI, 3MJ, 3MK, 3WA, 3IA, 3IC, 3ID, 3IE, 3IF, 3IG & 3IK

This advertisement highlights some features of the policy, but is not the insurance contract. An issued policy sets forth in detail the rights and obligations of both the insured and the insurance company. Please read the policy for detailed coverage information.



Our Companies include:

Central Reserve Life Insurance Company
Continental General Insurance Company
Great American Life Insurance Company®
Loyal American Life Insurance Company®
Provident American Life & Health Insurance Company
United Teacher Associates Insurance Company